SENATE JUDICIARY
Exhibit No. 18
Date 2-2-01
Bill No. 58 255

I have been self-employed with no other employees for the past 14 years and my partner is a state employee. Until Oct. 2005, I could only buy individual health insurance that was expensive and basically only catastrophic insurance due to a high deductible. Fortunately, I am a very healthy 63 year old. Since Oct. 2005, I have been able to share my partner's benefit of group health insurance. This has made a large improvement in our family budget because of the lower premiums as well as my reduced out of pocket expenses for medical care. I also now have coverage for dental, vision and pharmacy services. Therefore, I have been able to access routine and preventive care that I previously had not been able to afford. Please do not take my insurance coverage away by passing this bill.

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